# is not the Authoritative Copy

#### **LAW** 553-PA-ARB-e 12/14

## RETAIL INSTALLMENT SALE CONTRACT – SIMPLE FINANCE CHARGE (WITH ARBITRATION PROVISION)

		Dealer Num	ber <u>12543</u>	3 Co	ntract Number 138207	152	
Buyer Name and Address (Including County and Zip Code) GEORGE F. DAVIS 4TH 103 W LINWOOD AVENUE MAPLE SHADE, BURLINGTON, NJ 08052				ncluding County and Zip Code) /A /A		Seller-Creditor (Name and Address)  MONTGOMERYVILLE NISSAN - NMAC Route 309 & Stump Road Montgomeryville, PA 18936	
credit under the agre	ements in the in U.S. func	s contract. You s according to	u agree to the pay	o pay the Seller - C	reditor (sometimes "	ng this contract, you choose to buy the vehicle or we" or "us" in this contract) the Amount Finance ur finance charge on a daily basis. The Truth-In	
New/Used		1 0	oss Vehi- Weight	Vehicle Identi	fication Number	Primary Use For Which Purchased	
Used	2008 CHEA	ROLET ETTE-V8	1G1YY36W085115780		Personal, family, or household unless otherwise indicated below business N/A		
	EEDEDALI	DITU IN LE	NIDING	DISCLOSURES			
ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.  4.87 %  Your Payment So	FINANCE CHARGE The dollar amount the credit will cost you.  \$3,912.76  chedule Will Amount of	Amo Final The am credit p to yo on your \$ 29,87	ount of rovided ou or behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.  \$ 33,792.60	Total Sale Price The total cost of your purchase on credit, including your down payment of \$ 1,500.00 is \$ 35,292.60	Returned Check Charge: You agree to pay the costs we actually pay to others If any check you give us is dishonored.  NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE	
		Monthly be				DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.	
One Final Payment Of	\$ N/A	On N	/A			Agreement to Arbitrate: By signing below, you agree	
				due, you will pay a late		that, pursuant to the Arbitration Provision on page 6 of this contract, you or we may elect to resolve any dispute by neutral, binding arbitration and not by a court action. See the Arbitration Provision for additional information concerning the agreement to arbitrate.  Buyer Signs X	
the charge will be 2% Prepayment. If you pa Security Interest. You	of the part of th ay off all your de I are giving a se	e payment that is ot early, you will o curity interest in t	late. not have to he vehicle	pay a penalty.		Co-Buyer Signs X	

Electronic Contracting and Signature Acknowledgment. You agree that (i) this contract is an electronic contract executed by you using your electronic signature, (ii) your electronic signature signifies your intent to enter into this contract and that this contract be legally valid and enforceable in accordance with its terms to the same extent as if you had executed this contract using your written signature and (iii) the authoritative copy of this contract ("Authoritative Copy") shall be that electronic copy that resides in a document management system designated by us for the storage of authoritative copies of electronic records, which shall be deemed held by us in the ordinary course of business. Notwithstanding the foregoing, if the Authoritative Copy is converted by printing a paper copy which is marked by us as the original (the "Paper Contract"), then you acknowledge and agree that (1) your signing of this contract with your electronic signature also constitutes issuance and delivery of such Paper Contract, (2) your electronic signature associated with this contract, when affixed to the Paper Contract, constitutes your legally valid and binding signature on the Paper Contract and (3) subsequent to such conversion, your obligations will be evidenced by the Paper Contract alone.

default, any required repayment in full before the scheduled date and security interest.

ITE	MIZATION OF AMOUNT FINANCED (Seller may keep part of the amount	s paid to others.)	OPTION: You pay no finance charge if the
1	Cash Price	•	Amount Financed, item 5, is paid in full on or
	Vehicle	\$ 27,999.00	before N/A . Year N/A
	Accessories and Installation	\$ <u>N/A</u>	SELLER'S INITIALS <u>N/A</u>
	Government Taxes	\$1,998.29_	
	Vehicle Delivery	\$ <u>N/A</u>	OPTIONAL GAP CONTRACT. A gap contract (debt cancellation
	to N/A for N/A	\$N/A	contract) is not required to obtain credit and will not be provide unless you sign below and agree to pay the extra charge. If yo
	to N/A for N/A	\$ <u>N/A</u>	choose to buy a gap contract, the charge is shown in Item 4D of
	to N/A for N/A	\$ <u>N/A</u>	the Itemization of Amount Financed. See your gap contract to details on the terms and conditions it provides. It is a part of this
	to N/A for N/A	\$N/A	contract.
	to N/A for N/A	\$N/A	Term N/A Mos. N/A
	to N/A for N/A	\$N/A	Name of Gap Contract
	to N/A for N/A	\$N/A	I want to buy a gap contract.
	to N/A for N/A	\$ <u>N/A</u> \$ 29,997.29 (1)	Buyer Signs X
2	Total Downpayment =	\$	
	Trade-in N/A N/A N/A		
	Trade-In NA (Make) (Model)		
	Gross Trade-In Allowance (VIN)	\$N/A	
	Less Pay Off Made By Seller	\$ <u>N/A</u>	
	Equals Net Trade In	\$ N/A	D ANTO
	+ Cash	\$ 1.500,00	
	+ Other N/A	\$ N/A	
	(If total downpayment is negative, enter "0" and see 4H below)	\$ 1,500.00 (2)	
3	Unpaid Balance of Cash Price (1 minus 2)	\$28,497.29(3)	
4	Other Charges Including Amounts Paid to Others on Your Behalf		
	A Cost of Optional Credit Insurance Paid to Insurance		
	Company or Companies  Life Term N/A \$ N/A		
		N1/A	
	Disability Term N/A \$ N/A  B Other Optional Insurance Paid to Insurance Company or Companies	\$N/A	
		s N/A	
	(Describe)         N/A         Term         N/A           (Describe)         N/A         Term         N/A	+ manufacturation and a contract of the contra	
	C Official Fees Paid to Government Agencies	sN/A	
	to N/A for N/A	s N/A	
	to N/A for N/A	\$N/A	
	to N/A for N/A	NUA \	V/
	D Optional Gap Contract	NUA !	/
	E Government Taxes Not Included in Cash Price	s N/A	
	F Government License and or Registration Fees	38 — [ 38:35 ]/	
	STATE OF PA	s 102.55	
	G Government Certificate of Title Fees	Ψ	
	(includes \$ 25.00 security interest recording fee)	\$ 75.00	
	H Other Charges (Seller must identify who is paid and	** Last communities of the commu	
	describe purpose)		
	to N/A for Prior Credit or Lease Balance	s N/A	
	to N/A for EXT. WARR/SERV.	\$N/A	
	to N/A for MAINTENANCE	\$N/A	
	to DEALER for DOC FEE	\$138.00	
	to N/A for N/A	sN/A	
	to ZURICH for TIRE/WHEEL	\$ 1,067.00	
	to N/A for N/A	\$N/A	
	to N/A for N/A	\$N/A	
	to N/A for N/A	\$N/A	
	to N/A for N/A	\$NA	
	Total Other Charges and Amounts Paid to Others on Your Behalf	\$1,382.55(4)	
5	Amount Financed (3 + 4)	\$ 29,879.84 (5)	
6	Finance Charge	\$3,912.76 (6)	
7	Total of Payments-Time Balance (5 + 6)	\$ 33,792.60 (7)	
	If you do not meet your contract obligations, you may	lose the vehicle.	

# Case 5:21-cv-0540F-TAUSINSTALLMENT SALE CONTRACT4/22 Page 5 of 29 SIMPLE FINANCE CHARGE

DEAL 39887 STK 1804265H

Dealer Number	 Contract Number	

Seller-Creditor (Name and Address)  SCRANTON DODGE CHRYSLER JEEP  1146 WYONING AVENUE  SCRANTON, PA  18509

on credit under the agreements on the front and back of this contract. You agree to pay the Seller - Creditor (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-In-Lending Disclosures below are part of this contract.

New/Used	Year	Make and Model	Mfg Gross Vehi- cular Weight	Vehicle Identification Number	Primary Use For Which Purchased
USED	2015	RAN 1500		1C6RR7KT3FS631942	Personal, family, or household unless otherwise indicated below business
		1300			agricultural $\square$ <u>N/A</u>

ANNUAL PERCENTAGE RATE	FINANCE CHARGE The dollar	Amount Financed	Total of Payments	Total Sale Price
The cost of	amount the	The amount of credit provided	The amount you will have paid after	The total cost of your purchase on
your credit as a yearly rate.	credit will cost you.	to you or on your behalf.	you have made all payments as	credit, including your down
			scheduled.	payment of \$705.00i
5.65 %	\$7666.17	\$ <u>40508-58</u>	\$ <u>48174.75</u>	
Your Payment S	chedule Will B	e:		
Number of Payments	Amount of Payments	When Payments Are Due		
75	542.33	Monthly beginning	66/81/2018	
	N/A		÷	
Or As Follows:	R/A	₹		
Lote Chause If any		***		
Late Charge. If paym	ent is not paid in full v	vithin 10 days after it is o	due, you will pay a late	charge. If the vehic

Prepayment. If you pay off all your debt early, you will not have to pay a penalty.

Security Interest. You are giving a security interest in the vehicle being purchased.

Additional Information: See this contract for more information including information.

Additional Information: See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date and security interest.

Cash Price			
Vehicle		. \$_	33500.00
Accessories and Installa	tion	\$_	695.00
Government Taxes		\$_	2315-58
Vehicle Delivery		\$_	₩/A
to N/A	for M/A	\$	舞/角
to <u>N/A</u>	for ₹/A	Ψ- \$	W/A
to N/A	for N/A	· \$	N/A
to #/A	for ₩/A	Ψ_	W/A
to #/A	for #/A	Ψ_ \$	R/A
to M/A	for ₩/A	\$\$	A VM
to ∄/®	for N/A	· ¢	M/M
to B/A	for N/A	Ψ_	N/A

Insurance. You may ance this contract if you choose who is required to buy any off any insurance certificates from the describe the terms a	requires (s acceptat other insur ce is chec named in:	see back) from the back) from the back to us. You ance to obtain the balow, surance com	om anyone ou are not in credit. policies or
Check the insural Optiona Credit Life: Credit Disability:	<b>I Credit</b> Buyer □	Insuranc Co-Buyer	<b>e</b> □ Both
Premium: Credit Life \$		M/A	
Credit Disability \$			<u>/ A</u>
Insurance Company N  № / △	lame	N/A	
Home Office Address		N/A	

Credit life insurance and credit disability insurance are not required to obtain credit. Your decision to buy or not buy credit life insurance and credit disability insurance will not be a factor in the credit approval process. They will not be provided unless you sign and agree to pay the extra cost. If you choose this insurance, the cost is shown in Item 4A of the Itemization of Amount Financed. Credit life insurance pays the unpaid part of the Amount Financed if you die. This insurance pays only the amount you would owe if you paid all your payments on time. Credit disability insurance pays the scheduled payments due under this contract while you are disabled. This insurance does not cover any increase in your payment or in the number of payments. The policies or certificates issued by the named insurance companies may further limit the coverage that credit life insurance or credit disability insurance provides. See the policies or certificates for coverage limits or other terms and conditions.

	Other Optiona	ıl İnsuranc	e .
	母/A *		M/A
	Type of Insurance		Term
remium s	\$	$\mathbb{M} \setminus \mathbb{M}$	
	,	Ŵ / A	
N/A	n of Coverage		

<b>2</b> To	tal Downpayment = Trade-In 3 / ACase 5:21-cv-05400-EGS Documer	nt 28-1 Filed 03	Insurance Company Name
	Trade-In (Make) (Model)	11 20 1 1 11CG 03/	100 7 7 7
	Trade-In(VIN)	af / A	Home Office Address
	Gross Trade-In Allowance \$	₩/A ₩/A	$\frac{1}{\sqrt{N/N}} = \frac{N/N}{\sqrt{N/N}}$
	Less Pay Off Made By Seller \$		
	Equals Net Trade In \$	M/A	Type of Insurance Term
	+ Cash \$	705.00	Premium \$ # / A
	+ Other N/A \$	N/A	Description of Coverage
	(If total downpayment is negative, enter "0" and see 4H below)	\$ 705.0% \$ 35805.5%	
3 Uı	npaid Balance of Cash Price (1 minus 2)	\$ <u>35805.5</u> (3)	Insurance Company Name
4 O	ther Charges Including Amounts Paid to Others on Your Behalf		N/A
	Cost of Optional Credit Insurance Paid to Insurance		Home Office Address
	Company or Companies		N/A
	Life Term \$ M / A		Other optional insurance is not required to obtain credit. Your
	Disability Term \$ M/A \$	N/A	decision to buy or not buy other optional insurance will not be
В			a factor in the credit approval process. It will not be provided unless you sign and agree to pay the extra cost.
	(Describe) W/A Term W/A \$	N/A	I want the insurance checked above.
	(Describe) N/A Term N/A \$	M/A	X M/A X/A
С	Official Fees Paid to Government Agencies		Buyer Signature Date
	to <sup>l</sup> N/A for N/A \$	N/A	
	to N/A for N/A \$	N/A	X M/A M/A
	to N/A for N/A \$	N/A	Co-Buyer Signature Date
D		648.00	THIS INSURANCE DOES NOT INCLUDE
Е	Government Taxes Not Included in Cash Price \$	N/A	INSURANCE ON YOUR LIABILITY FOR
F	Government License and/or Registration Fees		BODILY INJURY OR PROPERTY DAMAGE
	Registrati \$	86.00	CAUSED TO OTHERS.
G	Government Certificate of Title Fees		Returned Check Charge: You agree to pay the costs we actually
	(includes \$25.00 security interest recording fee) - \$	78.00	pay to others if any check you give us is dishonored.
Н	Other Charges (Seller must identify who is paid and	·	OPTIONAL GAP CONTRACT. A gap contract (debt cancellation
	describe purpose)		OPTIONAL GAP CONTRACT. A gap contract (debt cancellation contract) is not required to obtain credit and will not be provided unless you sign below and agree to pay the extra charge. If you choose to buy a gap contract, the charge is shown in Item 4D contract.
	to M/A for Prior Credit or Lease Balance \$	N/A	unless you sign below and agree to pay the extra charge. If you choose to buy a gap contract, the charge is shown in Item 4D of
	to SCRANTON DODGE for Documentation Fee \$	141.00	the Itemization of Amount Financed. See your gap contract for details on the terms and conditions it provides. It is a part of this
	to ZURICH FOMP ZZZ fon SERV.CONTRACT \$	3750.00	details on the terms and conditions it provides. It is a part of this contract.
	to 8/A for N/A \$	<b> </b>	Term 75 Mos. Gap Insurance
	to M/A for M/A \$	M/A	Name of Gap Contract
	to N/A for N/A \$	W/A	I want to buy a gap contract.
	to $\mathbb{R}/\Lambda$ for $\mathbb{R}/\Lambda$	M/A	Buyer Signs X
	to $\mathbb{N}: A$ for $\mathbb{N}/A$ \$	N/A	Buyer Signs X
	to 18/A for 18/A \$	N/A	
	to $\mathbb{N}/\mathbb{A}$ for $\mathbb{N}/\mathbb{A}$ \$	M/A	•
	Total Other Charges and Amounts Paid to Others on Your Behalf	47/00 700	
		\$ 47.03 (4) \$ 405.08 55	
	Amount Financed (3 + 4)	Ψ(2)	
	Finance Charge	35-174	
7 1	otal of Payments-Time Balance (5 + 6)	\$	

If you do not meet your contract obligations, you may lose the vehicle.

03/03/2013 00:15 FAX

**2** 004

#### Case 5:21-cv-05400-EGS Document 28-1 Filed 03/24/22 Page 8 of 29

	T397694786-DP397694787 - THIS IS A CUSTOMER COMPLE	TEDÇ	OPY OF THE SIGNED ELECTRO
ITI	EMIZATION OF AMOUNT FINANCED (Seller may keep part of the amo	unts	paid to others.)
1	Cash Price		
	Vehicie	\$	23,500.00
	Accessories and Installation	\$_	N/A
	Government Taxes	\$	1,552.74
	Vehicle Delivery	\$_	N/A
	to N/A for N/A	\$	N/A
	to N/A for N/A	\$_	<u>N/A</u>
	to N/A for N/A	\$	
	to N/A for N/A	\$	<u>N/A</u>
	to N/A for N/A	\$_	N/A
	to N/A for N/A	\$_	N/A
	to N/A for N/A	\$	<u>N/A</u>
	toN/A forN/A	\$_	N/A
	BILL STREET OF SPECIFIC	•	\$ 25,052.74 (1
2	Total Downpayment =		,
-	Trede-In N/A N/A N/A		
	(Year) (Make) (Model)		
	Trade-In N/A		
	Gross Trade-In Allowance	\$	N/A
	Less Pay Off Made By Seller to N/A	\$	N/A
	Equals Net Trade In	\$	N/A
	+ Cash	\$	2,500.00
	+ Other N/A	\$	N/A
	+ Other N/A	\$	N/A
	+ Other N/A	\$	N/A
	(If total downpayment is negative, enter "0" and see 4H below)	Ψ.	\$ 2,500.00 (2
3			\$ 22,552.74
4	Other Charges Including Amounts Paid to Others on Your Schalf		Ψ
7	A Cost of Optional Credit Insurance Paid to Insurance Company or Companies		
	109 1600 1775 3 1775		
	19711	¢	N/A
	Disability Term N/A \$ N/A	<b>\$</b>	N/A
	Disability Term N/A \$ N/A  B Other Optional Insurance Paid to Insurance Company or Companies	\$	
	Disability Term N/A \$ N/A  B Other Optional Insurance Paid to Insurance Company or Companies (Describe) N/A Term N/A	\$ \$	N/A
	Disability   Term   N/A   \$ N/A		
	Disability   Term   N/A   \$ N/A		N/A N/A
	Disability Term N/A \$ N/A  B Other Optional Insurance Paid to Insurance Company or Companies  (Describe) N/A Term N/A  (Describe) N/A Term N/A  C Official Fees Paid to Government Agencies  toFREEDOM TOYOTA for ONLINE REG	\$	N/A N/A 17.47
	Disability         Term         N/A         \$         N/A           B         Other Optional Insurance Paid to Insurance Company or Companies           (Describe)         N/A         Term         N/A           (Describe)         N/A         Term         N/A           C         Official Fees Paid to Government Agencies           toFREEDOM TOYOTA         for ONLINE REG           toFREEDOM TOYOTA         for NOTARY FEE		N/A N/A 17.47 15.00
	Disability Term N/A \$ N/A  B Other Optional Insurance Paid to Insurance Company or Companies  (Describe) N/A Term N/A  (Describe) N/A Term N/A  C Official Fees Paid to Government Agencies toFREEDOM TOYOTA for ONLINE REG toFREEDOM TOYOTA for NOTARY FEE toFREEDOM TOYOTA for COUNTY FEE	\$ \$ \$	N/A N/A 17.47 15.00 5.00
	Disability   Term   N/A   \$ N/A	\$ \$ \$	N/A N/A 17.47 15.00 5.00 795.00
	Disability Term N/A \$ N/A  B Other Optional Insurance Paid to Insurance Company or Companies  (Describe) N/A Term N/A  (Describe) N/A Term N/A  C Official Fees Paid to Government Agencies  toFREEDOM TOYOTA for ONLINE REG  toFREEDOM TOYOTA for NOTARY FEE  toFREEDOM TOYOTA for COUNTY FEE  D Optional Gap Contract  E Government Taxes Not Included in Cash Price	\$ \$ \$	N/A N/A 17.47 15.00 5.00
	Disability Term N/A \$ N/A  B Other Optional Insurance Paid to Insurance Company or Companies  (Describe) N/A Term N/A  (Describe) N/A Term N/A  C Official Fees Paid to Government Agencies  toFREEDOM TOYOTA for ONLINE REG  toFREEDOM TOYOTA for NOTARY FEE  toFREEDOM TOYOTA for COUNTY FEE  D Optional Gap Contract  E Government Taxes Not Included in Cash Price  F Government License and/or Registration Fees	\$ \$ \$	N/A N/A 17.47 15.00 5.00 795.00
	Disability Term N/A \$ N/A  B Other Optional Insurance Paid to Insurance Company or Companies  (Describe) N/A Term N/A  (Describe) N/A Term N/A  C Official Fees Paid to Government Agencies  toFREEDOM TOYOTA for ONLINE REG  toFREEDOM TOYOTA for NOTARY FEE  toFREEDOM TOYOTA for COUNTY FEE  D Optional Gap Contract  E Government Taxes Not Included in Cash Price  F Government License and/or Registration Fees  N/A	\$ \$ \$ \$	N/A N/A 17.47 16.00 5.00 795.00 N/A
	Disability Term N/A \$ N/A  B Other Optional Insurance Paid to Insurance Company or Companies  (Describe) N/A Term N/A  (Describe) N/A Term N/A  C Official Fees Paid to Government Agencies  toFREEDOM TOYOTA for ONLINE REG  toFREEDOM TOYOTA for NOTARY FEE  toFREEDOM TOYOTA for COUNTY FEE  D Optional Gap Contract  E Government Taxes Not Included in Cash Price  F Government License and/or Registration Fees  N/A  Registration Fee	\$ \$ \$	N/A N/A 17.47 15.00 5.00 795.00
	Disability Term N/A \$ N/A  B Other Optional Insurance Paid to Insurance Company or Companies  (Describe) N/A Term N/A  (Describe) N/A Term N/A  C Official Fees Paid to Government Agencies  toFREEDOM TOYOTA for ONLINE REG  toFREEDOM TOYOTA for NOTARY FEE  toFREEDOM TOYOTA for COUNTY FEE  D Optional Gap Contract  E Government Taxes Not Included in Cash Price  F Government License and/or Registration Fees  N/A  Registration Fee  G Government Certificate of Title Fees	\$ \$ \$ \$	N/A N/A 17.47 15.00 5.00 795.00 N/A
	Disability Term N/A \$ N/A  B Other Optional Insurance Paid to Insurance Company or Companies  (Describe) N/A Term N/A  (Describe) N/A Term N/A  (Describe) N/A Term N/A  C Official Fees Paid to Government Agencies  toFREEDOM TOYOTA for ONLINE REG  toFREEDOM TOYOTA for NOTARY FEE  toFREEDOM TOYOTA for COUNTY FEE  D Optional Gap Contract  E Government Taxes Not Included in Cash Price  F Government License and/or Registration Fees  N/A  Registration Fee  G Government Certificate of Title Fees  (includes \$ 28.00 security interest recording fee)	\$ \$ \$ \$	N/A N/A 17.47 16.00 5.00 795.00 N/A
	Disability Term N/A \$ N/A  B Other Optional Insurance Paid to Insurance Company or Companies  (Describe) N/A Term N/A  (Describe) N/A Term N/A  (Describe) N/A Term N/A  C Official Fees Paid to Government Agencies  toFREEDOM TOYOTA for ONLINE REG  toFREEDOM TOYOTA for NOTARY FEE  toFREEDOM TOYOTA for COUNTY FEE  D Optional Gap Contract  E Government Taxes Not Included in Cash Price  F Government License and/or Registration Fees  N/A  Registration Fee  G Government Certificate of Title Fees  (includes \$26.00	\$ \$ \$ \$	N/A N/A 17.47 15.00 5.00 795.00 N/A 38.00
	Disability Term N/A \$ N/A  B Other Optional Insurance Paid to Insurance Company or Companies  (Describe) N/A Term N/A  (Describe) N/A Term N/A  (Describe) N/A Term N/A  C Official Fees Paid to Government Agencies  toFREEDOM TOYOTA for ONLINE REG  toFREEDOM TOYOTA for NOTARY FEE  toFREEDOM TOYOTA for COUNTY FEE  D Optional Gap Contract  E Government Taxes Not Included in Cash Price  F Government License and/or Registration Fees  N/A  Registration Fee  G Government Certificate of Title Fees  (includes \$ 26.00 security interest recording fee)  H Other Charges (Seller must identify who is paid and describe purpose)  toN/A for Prior Credit or Lease Balance	\$ \$ \$ \$ \$ \$	N/A N/A 17.47 15.00 5.00 795.00 N/A 38.00
	Disability Term N/A \$ N/A  B Other Optional Insurance Paid to Insurance Company or Companies  (Describe) N/A Term N/A  (Describe) N/A Term N/A  (Describe) N/A Term N/A  C Official Fees Paid to Government Agencies  toFREEDOM TOYOTA for ONLINE REG  toFREEDOM TOYOTA for NOTARY FEE  toFREEDOM TOYOTA for COUNTY FEE  D Optional Gap Contract  E Government Taxes Not Included in Cash Price  F Government License and/or Registration Fees  N/A  Registration Fee  G Government Certificate of Title Fees  (includes \$ 28.00 security interest recording fee)  H Other Charges (Seller must identify who is paid and deacribe purpose)  toN/A for Prior Credit or Lease Balance  toFREEDOM TOYOTA for Documentation Fee	\$	N/A N/A 17.47 15.00 5.00 795.00 N/A 38.00 81.00 N/A 389.00
	Disability Term N/A \$ N/A  B Other Optional Insurance Paid to Insurance Company or Companies  (Describe) N/A Term N/A  (Describe) N/A Term N/A  (Describe) N/A Term N/A  C Official Fees Paid to Government Agencies  toFREEDOM TOYOTA for ONLINE REG  toFREEDOM TOYOTA for NOTARY FEE  toFREEDOM TOYOTA for COUNTY FEE  D Optional Gap Contract  E Government Taxes Not Included in Cash Price  F Government License and/or Registration Fees  N/A  Registration Fee  G Government Certificate of Title Fees  (includes \$ 26.00 security interest recording fee)  H Other Charges (Seller must identify who is paid and deacribe purpose)  toN/A for Prior Credit or Lease Balance  toFREEDOM TOYOTA for Documentation Fee  toFIRST EXTENDED for Service Contract	\$	N/A N/A 17.47 15.00 5.00 795.00 N/A 38.00 81.00 N/A 389.00 2,379.00
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5 6	Disability Term N/A \$ N/A  B Other Optional Insurance Paid to Insurance Company or Companies  (Describe) N/A Term N/A  (Describe) N/A Term N/A  C Official Fees Paid to Government Agencies  toFREEDOM TOYOTA for ONLINE REG  toFREEDOM TOYOTA for NOTARY FEE  toFREEDOM TOYOTA for COUNTY FEE  D Optional Gap Contract  E Government Taxes Not Included in Cash Price  F Government License and/or Registration Fees  N/A  Registration Fee  G Government Certificate of Title Fees  (includes \$ 26.00 security interest recording fee)  H Other Charges (Seller must identify who is paid and deacribe purpose)  toN/A for Prior Credit or Lease Balance  toFREEDOM TOYOTA for Documentation Fee  toFIRST EXTENDED for Service Contract  toN/A for N/A  Totel Other Charges and Amounts Paid to Others on Your Behalf	\$ \$	N/A N/A  17.47 15.00 5.00 795.00 N/A  38.00  81.00  N/A  389.00 2,379.00 N/A
	Disability Term N/A \$ N/A  B Other Optional Insurance Paid to Insurance Company or Companies  (Describe) N/A Term N/A  (Describe) N/A Term N/A  C Official Fees Paid to Government Agencies  toFREEDOM TOYOTA for ONLINE REG  toFREEDOM TOYOTA for NOTARY FEE  toFREEDOM TOYOTA for COUNTY FEE  D Optional Gap Contract  E Government Taxes Not Included in Cash Price  F Government License and/or Registration Fees  N/A  Registration Fee  G Government Certificate of Title Fees  (Includes \$ 26.00 security interest recording fee)  H Other Charges (Seller must identify who is paid and deacribe purpose)  toN/A for Prior Credit or Lease Balance  toFREEDOM TOYOTA for Documentation Fee  toFIRST EXTENDED for Service Contract  toN/A for N/A  Totel Other Charges and Amounts Paid to Others on Your Behalf  Amount Financed (3 + 4)	\$ \$	N/A N/A 17.47 15.00 5.00 795.00 N/A 38.00 81.00 N/A 389.00 2,379.00 N/A

TRUE AND ACCURATE COMPLETED COPY - UCC NON-AUTHORITATIVE COPY

C FORM HELD BY ROUTEONE LLC Insurance. You may buy the physical damage insurance this contract requires from anyone you choose who is acceptable to us. You may also provide the physical damage insurance through an existing policy owned or controlled by you that is acceptable to us. You are not required to buy any other insurance to obtain credit.

If any insurance is checked below, policies or certificates from the named insurance companies will describe the terms and conditions.

Check the insurance you want and sign below: **Optional Credit Insurance** 

☐ Credit Life: ☐ Buyer ☐	Co-Buyer [] Both
☐ Credit Disability: ☐ Buyer	☐ Co-Buyer ☐ Both
Premium:	b11A
Credit Life S	N/A
Credit Disability \$	N/A
Insurance Company Name	

Home Office Address

Credit life insurance and credit disability insurance are not required to obtain credit. Your decision to buy or not buy credit life insurance and credit disability insurance will not be a factor in the credit approval process. They will not be provided unless you sign and agree to pay the extra cost. If you choose this insurance, the cost is shown in Item 4A of the Itemization of Amount Financed. Credit life insurance pays the unpaid part of the Amount Financed if you die. This insurance pays only the amount you would owe if you paid all your payments on time. Credit disability insurance pays the scheduled payments due under this contract while you

all your payments on time. Credit disabilith the scheduled payments due under this care disabled. This Insurance does not cover your payment or in the number of payment certificates issued by the named insurance further limit the coverage that credit life in disability insurance provides. See the polic for coverage limits or other terms and cond	ontract while you or any increase in secondary increase in secondary increase or companies may surance or credit secondary increases.
Other Optional insura	nce N/A
Type of Insurance	Term
Premium \$	N/A
Description of Coverage N/A	
Insurance Company NameN/A	
Home Office AddressN/A	
N/A	N/A
Type of Insurance	Term
Premium \$	N/A
Description of CoverageN/A	
Insurance Company Name N/A	
Home Office Address	and the second
N/A	
Other optional insurance is not required to decision to buy or not buy other optional Insu factor in the credit approval process, it will unless you slon and agree to pay the extra co	rance will not be a not be provided

I want the insurance checked above.

N/A

N/A

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χА

**Buyer Signature** 

Co-Buyer Signature

THIS INSURANCE DOES NOT INCLUDE INSURANCE ON YOUR LIABILITY FOR BODILY INJURY OR PROPERTY DAMAGE CAUSED TO OTHERS.

N/A

Date

N/A

Date

03/03/2013 00:17 FAX **2**007

Case 5:21-cv-05400-EGS Document 28-1 Filed 03/24/22 Page 9 of 29

T397894786-DP397894787 - THIS IS A CUSTOMER COMPLETED COPY OF THE BIGNED ELECTRONIC FORM HELD BY ROUTEONE LLC.

LAV 553-PA-e 12/19

#### RETAIL INSTALLMENT SALE CONTRACT SIMPLE FINANCE CHARGE

Buyer Name and Address	Co-Buyer Name and Address	Seller-Creditor (Name and Address)
(including County and Zip Code)	(Including County and Zlp Code)	,
La la line de la companya della companya della companya della companya de la companya de la companya della comp	319 NORTH ST	SAVAGE IMPORTS, INC. 41 INDUSTRIAL DRIVE HAMBURG, PA 19526

You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements in this contract. You agree to pay the Seller - Creditor (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-In-Lending Disclosures below are part of this contract.

New/Used	Year	Make and Model	Mfg Gross Vehi- cular Weight	Vehicle Identification Number	Primary Use For Which Purchased
Used	2017	Toyota Sienna	N/A	5TDYZ3DC0H8853280	Personal, family, or household unless otherwise indicated below    business   N/A

ł			FEDERAL	<u>. טאו</u>	TH-IN-LENDING	DISCLOSURES		
à	ANNUAL FINANCE PERCENTAGE CHARGE				Amount Financed	Total Sale Price		
Ş	RATE		The dollar		The amount of	The amount you will have paid after	The total cost of	
4	The cost of		amount the		credit provided	your purchase on		
튛	your credit		credit will		to you or	credit, including		
넑	a yearly ra	t <del>o</del> .	cost you.		on your behalf. payments as		your down	
Q					scheduled.		payment of	
5					ì		\$ 2,500.00 is	
HON-AUTHORITATIVE COPY	15.14	%	\$13,869	23	\$ 26,272.21	\$ 40,141.44	\$ 42,641.44	
Š	Your Paym	ent :	Schedule V	/III Be: (e) means an estima				
7	Number of Payments		mount of Payments		When Paym Are Due	ents		
Š								
텚	72	\$	557.52			Monthly beginni	ng 04/12/2021	
SAPLETED	N/A	\$	N/A		N/A	N/A		
PA TE	N/A							
큄	N/A							

Late Charge. If payment is not paid in full within 10 days after it is due, you will pay a late charge. If the vehicle is a heavy commercial motor vehicle, the charge will be 4% of the part of the payment that is late. Otherwise, the

Additional Information: See this contract for more information including information about nonpayment,

charge will be 2% of the part of the payment that is late. Prepayment, if you pay early, you will not have to pay a penalty.

Security Interest. You are giving a security interest in the vehicle being purchased.

default, any required repayment in full before the scheduled date and security interest.

ECOCOAL TOUTH IN LENGING DICCLOSUSES

Returned Check Charge: You agree to pay the costs we actually pay to others if any check you give us is dishonored.

NOTICE: ANY HOLDER CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST SELLER OF GOODS OR SERVICES **OBTAINED PURSUANT HERETO OR** WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT **EXCEED** AMOUNTS PAID BY THE DEBTOR HEREUNDER.

If you do not meet your contract obligations, you may lose the vehicle.

Electronic Contracting and Signature Acknowledgment. You agree that (i) this contract is an electronic contract executed by you using your electronic signature, (ii) your electronic signature signifies your intent to enter into this contract and that this contract be legally valid and enforceable in accordance with its terms to the same extent as if you had executed this contract using your written signature and (iii) the authoritative copy of this contract ("Authoritative Copy") shall be that electronic copy that resides in a document management system designated by us for the storage of authoritative copies of electronic records, which shall be deemed held by us in the ordinary course of business. Notwithstanding the foregoing. If the Authoritative Copy is converted by printing a paper copy which is marked by us as the original (the "Paper Contract"), then you acknowledge and agree that (1) your signing of this contract with your electronic signature also constitutes issuance and delivery of such Paper Contract, (2) your electronic signature associated with this contract, when affixed to the Paper Contract, constitutes your legally valid and binding signature on the Paper Contract and (3) subsequent to such conversion, your obligations will be evidenced by the Paper Contract alone.

JCC NON-ALITHORITATIVE COPY

THOMAS C SINGLEY Address (City, State a	į			ALIA SELSHINGS STE			
845 S JEFFE	Address (City, State and Zip Co 845 S JEFFERSON ST # 8 ALLENTOWN DA 18103	Code) 8		Address (City, Stat	N/A Address (City, State and Zip Code) N/A	servedius anti an de) array bost, arr	
	CATOL						
Residential Phone (61Ø)417-Ø723 Email Address	one 23	Business Phone (61Ø)653-769Ø Mobile Phone	Phone 3-769Ø one	Residential Phone N/A Email Address	ne T	Business Phone N/A Mobile Phone	<u>o</u>
THIS BUYER'S ORDER IS FOR THE FOLLOWING		EWXM USEDX CAR	R □TRUCK □ DEMO		TO BE DELIV	TO BE DELIVERED Ø8/26/	2019
Year	Make	Model	Type	Trim	Color	Ф	Stock #
2019	KIA	OPTIMA	L¼ AUTO	LX sendor tree		18404	U3642
YR. MAKE 1008 FORD T	TRADE IN	DE IN RECORD 1  MODEL  FYDI ORFR	TYPE 102 "14P	VIN 5XXGT4L	31KG3111Ø3		
1.5.2	SPORT	FONEIN		PRICE OF VEHICLE	IICLE		16333.00
JEMYU24F5WUD25992	D25992	AN 121 AN		SELLER ACCESSORIES	SSORIES		N/A
TITLE NO. 54617767002	PLATE NO. DWK 43Ø6	96	EXP. DATE Ø4/3Ø/2Ø2Ø	N/A			N/A
OWNER THOMAS C SI	SINGLEY	LOAN	*	N/A	3		N/A
LIENHOLDER	on filtr equal of		PHONE	N/A			N/A
ADDRESS		3.	SPÓKE WITH	N/A			N/A
AMOUNT N/A	GOOD TILL		VERIFIED BY	N/A			N/A
rr. MAKE	TRADE IN	DE IN RECORD 2	TYPE	N/A			N/A
N/A N/A	N/A	A	N/A MII FAGE	N/A			N/A
N/A	N/A		N/A	A/N			N/A
N/A TITLE NO.	PLATE NO.	Water States	EXP. DATE	N/A			N/A
N/A OWNER	N/A	TOA	N/A	N/A			N/A
N/A LIENHOLDER	THE SHARE AND	N to The N	PHONE	N/A	0		A/N
N/A ADDRESS			N/A SPOKE WITH	N/A			N/A
N/A AMOUNT	GOOD TILL	75	100	Cash Price of V	of Vehicle & Accessories	St	16333.00
N/A	COLLISION	A LISION COVERAGE	N/A	VIEWED CA	CARFAX/AUTOCHECK	X	1 5 50 DE
ARBOR INS C	00	Salahan Salah	(61Ø)437-334Ø	INITIAL	YC.S.		Sheranti, Setti
ALLENTOWN P	WINCHESTER RD	# 302		Sales Tax	2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2		967.98
POLICY NUMBER PAF 3Ø78275	do live to burn		COLLISION DEDUCTIBLE 500 000	Р.Т.А. Fee (\$1.00 РЕН ТІПЕ)	00 рея тіве)		ANA
INSURANCE CO. DONNEGAL		2 (1) 1 20 (	SPOKE WITH	County Fee			N/A
12/19/2018	EXP. DATE 12/19	/2019	VERIFIED BY	REGISTRATION N/A	TITLE TRANSFER	ENCUMBRANCE  7 26.00	90,00
AW VOOTORS	WARRANTY INFORMATION	INFORMATIC	, NO	Temporary Registration	jistration Plate Fee		N/A
warranties with	respect to the sale	of this item	ranty consultates all of the fitems. The seller hereboose of the seller hereboose of the seller hereboose or implied including	Oocumentary	Fee		144.00
any implied	warranty of mercha	antability or	fitness for a particula	Notary Fee	3		N/A
assume for it a	ine seller neither assuny liability in connecti	umes nor autron on with the said	norizes any otner person tale of this item/items.	On-Line Registration	ration Fee		16.97
USED CAR W	ARRAN I Y - Used car ocument. You may obl	is covered by tain a full copy	a limited warranty detaile of any applicable warrant	Messenger Fee	6)		N/A
Trom us. ☐ AS IS - THIS	S MOTOR VEHICLE	S SOLD	Trom us.  Sols - THIS MOTOR VEHICLE IS SOLD "AS IS" WITHOUT ANY  MAD MATTER FIFTE FOR THE PROPERTY OF THE PROP	X X			S VBm 19th N/A
THE ENTIRE E	EXPENSE OF REPAIL	RING OR CO	RRECTING ANY DEFECTION OF THE STATE OF THE S	T OTHER N/A			N/A
I HAI PHESEN BUYER'S	VILLY EXISTS ON THE	A MAY OCC	OR IN THE VEHICLE.	HARGES			Stds:nps::s/N/A
SIGNATURE X	BIIVERS GI	IIDE: TH	FINEORMATIO			Total Price	9ur 17551
YOU SEE	ON THE WIL	NDOW F	ORM FOR THI		Trade-In	200.00	ı
VEHICLE I	S PART OF N THE WIND	THE COL	NTRACT. INFOR		Tount Less Payoff *	N/A	
ANY CONT	RARY PROVIS	SIONS IN	ANY CONTRARY PROVISIONS IN THE CONTRACT	AL CF	Net	200.00	ſ
If you cancel thi	is buyer's order or	refuse to tak	If you cancel this buyer's order or refuse to take delivery of the vehicle		Deposit	N/A	Ī
ordered, except damages the am	as permitted by lav	w, you shall,	at our option, forfeit a	MORTH .	lon Deli	୨ଜଗଳ ଜଜ	100 m 200 m 100 m
BUYER'S	H	NA	Man	Trade + Deposit + Delivery		Total Down Payment	9200.00
CICNATIIRE X	1	1	/ .		Unpaid Balance of Total Price	Deigo	

Buyer agrees that this Agreement includes all of the terms and conditions on the front and back side hereof, that this Agreement cancels and supersedes any prior agreement including oral agreements, and as of the date below comprises, with any retail installment sale contract, the complete and exclusive statement of the terms of the agreement relating to the contract, the complete and exclusive statement of the terms of the agreement relating to

ADE IN RECORD 1  MODEL  EXPLORER  MILEAR  NAME AS STATE  LOAN #  SPOKE WITHOUTH A SPOKE WITH A S	X AUTO L	X VIN 5XXGT4L31KG3111Ø3 PRICE OF VEHICI F	18404	U3642
ADEIN RECORD 1  MODEL  EXPLORER  PLATE NO.  DWK 4366  DWK 4366  RPH  RPH  SPOKE IN #	TYPE 20R 102"WB 76285	IN SXXGT4L31KG3111Ø3		
RT  RT  DVK 43Ø6  DVK 43Ø6  RXP  RXP  RYP  RYP  SPOKE  OD TILL  VERIFIE	2DR 102"WB	DOICE OF VEHIC! F		
DWK 43@6 DWK		יייי יי דטור ו		16333.00
DWK 43Ø6 004 4 904 100 100 100 100 100 100 100 100 100 1		SELLER ACCESSORIES		N/A
LOAN # PHG SPOKEV	2020	N/A		N/A
GOOD TILL		N/A		N/A
N/A GOOD TILL	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	N/A		N/A
N/A GOOD TILL		N/A		N/A
	Each page	N/A		N/A
1153	TYPE	N/A		N/A
N/A	N/A	N/A		N/A
N/A N/A N/A N/A N/A N/A N/A	Manager Commercial Com	N/A		N/A
 N. A TITLE NO. I PLATE NO. I EXP DATE		N/A		N/A
N/A	Solical Asy	N/A		N/A
N/A N/A PHONE	Nethernol State	N/A		N/A
0	2,500,000	N/A		N/A
M/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N	100 OF 1130	Cash Price of Vehicle & Accessories	ries	16333.00
COLLISION COVERAGE		VIEWED CARFAX/AUTOCHECK	FOX	
	(61Ø)437-334Ø	INITIAL YC.S.		
ADDRESS 3435 WINCHESTER RU # 305 ALLENTOWN PA 18104		Sales Tax		967.98
POLICY NUMBER COLLISION DED PAF 3078275 500.	UCTIBLE . ダダ	Р.Т.А. Fee (\$1.00 РЕЯ ТІЯЕ)		N/A
				N/A
12/19/2018 EFFECTIVE DATE VERIFIED BY 12/19/2019	THEFT	REGISTRATION TITLE TRANSFER N/A 55.00 9.0	ER ENCUMBRANCE	90.00
NTY INFORMATION		ary Registration Plate Fe		N/A
☐ FACTORY WARRANTY - The manufacturer's warranty cor warranties with respect to the sale of this item/items. The	es all of the	Documentary Fee		144.00
expressly disclaims all warranties, either expressed or implie any implied warranty of merchantability or fitness for a	F	Notary Fee		N/A
purpose, and the seller heither assumes nor authorizes any other person to assume for it any liability in connection with the sale of this item/items.		On-Line Registration Fee		16.97
USED CAR WARRANT 7 - USed car is covered by a limited as separate document. You may obtain a full copy of any a		Messenger Fee		Z
from us.  AS IS - THIS MOTOR VEHICLE IS SOLD "AS IS"		N/A		N/A
WARRAN IY EI HEK EXPRESSED OR IMPLIED. THE BUYER WILL BEAR THE ENTIRE EXPENSE OF REPAIRING OR CORRECTING ANY DEFECT	4	A / IV GHILLS		V/ N
THAT PRESENTLY EXISTS OR THAT MAY OCCUR IN THE RIVER'S		CHARGES *		N/A
111		N/A	Total Price	
USED CAR BUYERS GUIDE: THE INFORMATION	FORMATION THIS	Trade-In		17551.95
VEHICLE IS PART OF THE CONTRA	ACT. INFOR-		200	
MATION ON THE WINDOW FORM C	OVERRIDES	*Payoff Amount L Is Subject To	N/A	
ANY CONTRARY PROVISIONS IN THE CONTRACT OF SALE.	CONTRACT	Net	n 200.00	
If you cancel this buyer's order or refuse to take delive	ery of the vehicle		sit N/A	
tted by I		Cash on Delivery	Y 9000 00	
BUYER'S		Net + Deposit + Delivery = Tc	Total Down Payment	9200.00
	/	Ilnpaid Bal	. C	

# Case 5:21-cv-05400-EGS Document 28-1 Filed 03/24/22 Page 14 of 29 Copy of Electronic Original Not required to mail or fax this copy to Credit Acceptance

#### RETAIL INSTALLMENT CONTRACT-SIMPLE INTEREST FINANCE CHARGE

Buyer Name and Address JASON GAMBLE JASON GA	ACCOL	JNT#_100680234	<del></del>				LOT#	N01L		
JASON GAMBLE 4812 LONDONDERRY RD HARRISBURG, PA 17109  "You" and "You" mean each Buyer above, jointly and severally. "Us" and "We" mean Creditor-Seller and Condition. Saller and Saller Price. The code price is shown below as the "Cash Price". The code price is shown below as the "Cash Price". The code price is shown below as the "Cash Price". The code price is shown below as the "Cash Price". The code price is shown below as the "Cash Price". The code price is shown below as the "Cash Price". The code price is shown below as the "Cash Price". The code price is shown below as the "Cash Price". The code price is shown below as the "Cash Price". The code price is shown below as the "Cash Price". The code price is shown below as the "Cash Price". The code price is shown below as the "Cash Price". The code is price in good and filed and shown in the "ruth in Lending Discosures) and on additional pages of this Contract. Annual Percentiage Rate may be negotable with Us.  TRUTH IN LENDING DISCLOSURES  Amount Financed The cost of Your conditions and price is a yeary read.  The cost of Your conditions as a yeary read.  The cost of Your payment schedule will be.  No. of Payments  Amount of Payments  Amount of Payments  The amount of credit price is the price is a yeary read and payment of the payment of the payment of your paym	Buver	Name and Address	<u> </u>	Co-Ruyer No	me and Address				4 4 4 4	
4812 LONDONDERRY RD HARRISBURG, PA 17109  "You" and "Your" mean each Buyer above, jointly and severally, "Us" and "We" mean Creditor-Seller and Creditor-Seller's assignee. You may buy the hick described below for cash or credit. The cash price is shown below as the "Cash Price." The credit price is shown below as Total Sale Price. You acknowledge delivery and acceptance of the Vehicle in good condition and re you agree by spy Les all as more of the Vehicle in good condition and re payment schedule shown in the Truth in Lending Discharge bench Contract. (Contract.), including the Amount Financed and Finance Charge, according to a given by a given by the standard price of the Vehicle in good condition and re your payment schedule shown in the Truth in Lending Discharge bench Contract. (Contract.), including the Amount Financed and Finance Charge, according to a given by the standard price of the Vehicle In good conditions of the International Conditions of the Vehicle In good conditions of the Vehicle In good con	1 -			1 -	ne and Address		1			
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"You" and "You" mean each Buyer above, jointly and severally "Us" and "We" mean Creditor-Seller's assignee. You may buy the Notice described below for cash or credit. The cash price is shown below as the "Cash Price." The credit price is shown below as "Total Sale Price." You agreed to buy the Vehicle from Us on credit for the Total Sale Price. You are to you ugree to be Vehicle in good conditions and revolutions due under this Retal Instalment Contract (Toortract), including and acoptance and finance Charges according to you agree to what he means and conditions (including the Truth in Lending Disclosures) below. We will figure You finance charge on a daily base on a daily have and acoptance on a daily have and and the additional pages of this Contract. Annual Percentage Rate may be negotiable with Us.  We are and Make 2017 Chevrolet Malibu "TRUTH IN LENDING DISCLOSURES"  TRUTH IN LENDING DISCLOSURES  Amount Financed The dollar amount the credit visit of Your contract of Charges (The dollar amount fine credit visit cost of Your credit as a year)  FINANCE CHARGE The dollar amount fine credit visit cost of Your credit as a year?  For a cost of Your credit as a year?  For a cost of Your credit as a year?  For a cost of Your credit as a year?  For a cost of Your purchase on credit, including Your down payment of Your behalf.  No. of Payments Amount of Payments When Payments Are Due  66 \$ 269.95 December 05, 2020 and same date of each following month.  Security: You are giving a security interest in the Vehicle being purchased.  Late Charge: If a payment is late, You will be charged 2% per month on the amount of the payment or payments that are late.  Pripaying this way and payment refunds and penalties.  BUYER'S NOTICE: If You do not meet Your Contract obligations, You may lose the Vehicle.  LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY DAMAGES CAUSED TO OTHERS NOT INCLUDED.  PROPERTY INSURANCE: You must insure the Vehicle securing this Contract (see page 3 of this Contract). You May Purchase on Paym	1						1251 PAXT	ON STR	EET	
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THE WINDOW FORM OVERRIDES ANY CONTRARY PROVISIONS IN THE CONTRACT OF SALE.  Guía para compradores de vehículos usados. La información que ve en el formulario de la ventanilla para este vehículo forma parte del presente contra información del formulario de la ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de ventanilla deja sin efecto toda disposición en contrario de la ventanilla deja sin efecto toda disposición en contrario de la ventanilla deja sin efecto toda disposición en contrario de la ventanilla deja sin efecto toda disposición en contrario de la ventanilla deja sin efecto toda disposición en contrario de la ventanilla deja sin el contrario de la ventanilla deja sin el contrario de la ventanilla deja sin el contrario d	Guía para	a compradores de vehicu	los usados. La infe	rrovioioivo il	en el formulario de la	SALE.				
ARBITRATION: This Contract contains an Arbitration Clause that states You and We may elect to resolve any dispute by arbitrat	ARBITI	RATION: This Contra	ct contains an A	rhitration Cla	use that states Ver	and Ma man	cleat to see all		to the least of the	-inta
and not by court action. See the Arbitration Clause on Page 5 of this Contract for the full terms and conditions of the agreement	and not	by court action. See	the Arbitration	Clause on Pa	dee that states 100 de 5 of this Control	and vve may	terms and asset	e any dis	pute by arbitra	ition
arbitrate. By initialing below, you confirm that you have read, understand and agree to the terms and conditions in the Arbitration Clau	arbitrati	e. By initialing below v	Oli confirm that	vou have read	ye o or triis Contrat	rootothete	terms and cond	uitions of	tne agreeme	nt to
		,				ree to the terr	ris and conditio	ns in the /	Arbitration Cla	use.
Buyer Initials: Buyer Initials:			<b>~</b>	Buyer Initials	99 Bu	er initiale				
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# Case 5:21-cv-05400-EGS Document 28-1 Filed 03/24/22 Page 15 of 29 Copy of Electronic Original Not required to mail or fax this copy to Credit Acceptance

iTEI	MIZATION OF AMOUNT F	INANCED		
1. Cash Price (A port	ion of these charges may be pa	id to or retained by U	s.*)	
Vehicle			e 15,999.00 (A)	S
Cost of Optional Extended Warranty or Service Conf	ract Paid to the Company named	below*	s N/A (B)	
Accessories and Improvements			s N/A (C)	A
Vehicle Delivery	***************************************	***************************************	\$ N/A (D)	
Charges for servicing, repairing or improving the mo	or vehicle	***************************************	\$ N/A (E)	. 15,999.00 <sub>(1)</sub>
2 Tayes	Total Cash Price	************************		\$ 13,999.00 (1) • 959.94 (2)
Taxes     Down Payment Calculation: Cash Down Payment	1	***************************************	¢ 7,000.00 (A)	.\$ 333.34 (2)
Trade-in Description:	Gross Trade-In\$	N/A (B)	Ψ(A)	
VIN: N/A	Make: N/A	(3)		
Model: N/A	Payoff Made by Seller \$	<u>N/A</u> (C)		
Net Trade-In (If negative number, Insert "0" in line 3(D) and Trade-In Description:	Itemize difference in 5(G) below) (B-C	)	\$ <u>N/A (D)</u>	
Trade-In Description:	Gross Trade-In\$	N/A (E)	39.	
VIN: N/A Model: N/A	Make: N/A	/-		
	Payoff Made by Seller \$	N/A(F)		
Net Trade-In (If negative number, Insert "0" in line 3(G) and	ternize difference in 5(M) below) (E-F)		.\$N/A (G)	
Other: Manufacturer's Rebate			.\$N/A_(H)	
	Total Down Payme	nt	(A + D + G + H)	\$ 7,000.00(3)
4. Unpaid Balance of Cash Price (1 + 2 less 3)	****	***************************************		\$ 9,958.94 (4)
5. Other Charges Including Amounts Paid to Others on	Your Behalf:			, ,
A. Cost of Required Property Insurance Paid to Insur	ance Company*		\$ - N/A (A)	
B. Fees Paid to Public Officials for Filing a Lien     C. Fees Paid to Public Officials for Recording a Satis	faction of a Lien	***************************************	\$ 26.00 (B)	
D. Fees Paid to Public Officials for Titling the Vehicle	raction of a clear	***************************************	55.00 (D)	
<ul> <li>E. Fees Paid to Public Officials for License and Regis</li> </ul>	stration of the Vehicle		s 54.00 (F)	
F. Fees Paid to N/A	for Messenger Service	9	\$ <u>N/A</u> (F)	
Other Charges (Seller must identify who will receive	e payment and describe purpose	)*		
G. to N/A for lies H. to N/A for Op	or lease payoff		N/A (G)	
I. to THE SELLER for I	oc ree		N/A (H) 389.00 (I)	
I to County for 7	IOTARV REE			
K. to elec for	ELECTRONIC FILING FEE		17 17	
L to for	THE THE MEET FEE		¢ 16 00 715	
	or lease payoff	J/A		¥ 2:
N Other Optional Insurance: Insurance Type N/A Total of Other Charges and Amounts Paid to Others	n Your Betralf	Amount :	NA	I A Letter
6 Principal Amount Financed (4 - 5)		JIVII	しょくしゃ	(5)
7. Finance Charge				7,295.29(7)
TO TIME BRIRDER IN + 7)				10 010 001
Payment Schedule: One payment of \$ 269.95 ar shown in the Payment Schedule on page 1.	d <del>65</del> _ payments of \$ _ <del>263</del>	each, beginning	12/05/2020 and	due on the dates
	ANTRACT: Although Vou are not		*	
OPTIONAL EXTENDED WARRANTY OR SERVICE Coas a condition of purchasing this Vehicle on credit, by significant covering the repair of certain major mothers.	TRIBO REIOW YOU SES INVICEDIAS IN	at Van valuatarily aleas	** biii ==*:	1 207
contract covering the repair of certain major mechanic contract for details about coverage and duration.	al breakdowns of the Vehicle and	related expenses. Re	fer to the optional extende	d warranty or service
	Company:	N/A	<del></del>	
****NOT PURCHASED - DO NOT SIGN* Buyer's Signature				
GAP PROTECTION: Optional Guaranteed Auto Protections you sign for it below and agree to pay the additional Guaranteed Auto Protections of the Protection of	te B	uver's Signature	<u>Da</u>	e
optional GAP protection from a person of Your choice the provider of the protection will describe the terms and co				ssued by the
The production will decorate the terms and co	Transports of coverage in initial de	Iall. If You want GAP pr	otection, sign below.	
****NOT PURCHASED - DO NOT SIGN*		11/11		
Buver's Signature Da	to	Buver's Signature	<del></del>	ale
NOTICE TO BUYER: Do not sign this conf	ract in blank. You are en	titled to an exact	copy of the contract	VOU sign Keen
the buver could assert against the seller of	of this consumer credit of	ontract is subjec	to all claims and de	tenses which
NOTICE TO BUYER: Do not sign this contit to protect your legal rights. Any holder the buyer could assert against the seller or Recovery hereunder by the buyer shall no	exceed amounts paid b	y the buyer hereu	eto or with the proc	eeas nereot.
Buyer's Signature: x Jason Gamble	I		. = = =	
	one of the state o	Signature: x	<del></del>	
Seller: SUTLIFF CHEVROLET COMPANY This Contract is signed by the Seller and Branch have		athan Richards	Title:	AGENT
This Contract is signed by the Seller and Buyer(s) hereto		November		, 2020
You agree to the terms of this Contract ar filled in and that You have read it and unde	of acknowledge that You	have received a	copy of this Contra	ct with all blanks
, income and that rou have read it and under	rsiand it.			
	Buyer's	Signature:		
PENNSYLVANIA CREDIT ACCEPTANCE CORPORATION (11-2016) © 2012-2016 Credit Acceptance Corporational relation	inctellment control DACE 2 of 5	- 0 - 12	1 50 0005	
© 2012-2016 Credit Acceptance Corporational retail All Rights Reserved.	This converse created on 1	o Gredit Acceptance Co 11/05/2020	progration.	

Buyer Name and Address 5:21-cv-05400-EGS Document 28-1 Filed 03/24/22 Page 17 of 29 Seller-Creditor (Name and Address) (Including County and Zip Code) (Including County and Zip Code) JASMINE M LEWIS 26 NICHOLS AVE D'AMBROSIO DODGE, COATESVILLE PA DOWNINGTOWN PA 19335 CHESTER You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract. You agree to pay the Seller - Creditor (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-In-Lending Disclosures below are part of this contract. Make Mfg Gross Vehi-New/Used Year and Model cular Weight Vehicle Identification Number Primary Use For Which Purchased Personal, family, or household unless otherwise indicated below NISSAN business USED 2012 MAXIMA N/A 1N4AA5AP3CC856511 agricultural FEDERAL TRUTH-IN-LENDING DISCLOSURES Insurance. You may buy the physical damage insur-ANNUAL **FINANCE Amount** ance this contract requires (see back) from anyone Total of **Total Sale** PERCENTAGE CHARGE you choose who is acceptable to us. You are not Financed **Payments** Price required to buy any other insurance to obtain credit. RATE The dollar The amount of The amount you The total cost of If any insurance is checked below, policies or The cost of amount the credit provided will have paid after your purchase on certificates from the named insurance companies will your credit as credit will to you or you have made all credit, including describe the terms and conditions. a yearly rate. cost you. on your behalf. payments as your down scheduled. payment of Check the insurance you want and sign below: 700.00 is **Optional Credit Insurance** 23300.00 ☐ Credit Life: ☐ Buyer ☐ Co-Buyer ☐ Both ☐ Credit Disability: ☐ Buyer ☐ Co-Buyer ☐ Both Your Payment Schedule Will Be: When Payments Number of Amount of Premium: **Payments** Are Due **Payments** Credit Life \$ \_ Monthly beginning Credit Disability \$ \_ 02/27/201 Insurance Company Name \_ Home Office Address \_ Or As Follows: Credit life insurance and credit disability insurance are not required to obtain credit. Your decision to buy or not buy credit life insurance and credit disability insurance will not be a factor Late Charge. If payment is not paid in full within 10 days after it is due, you will pay a late charge. If the vehicle in the credit approval process. They will not be provided unless you sign and agree to pay the extra cost. If you choose this is a heavy commercial motor vehicle, the charge will be 4% of the part of the payment that is late. Otherwise, insurance, the cost is shown in Item 4A of the Itemization of the charge will be 2% of the part of the payment that is late. Amount Financed. Credit life insurance pays the unpaid part of Prepayment. If you pay off all your debt early, you will not have to pay a penalty. the Amount Financed if you die. This insurance pays only the amount you would owe if you paid all your payments on time. Credit disability insurance pays the scheduled payments due Security Interest. You are giving a security interest in the vehicle being purchased. Additional Information: See this contract for more information including information about nonpayment, under this contract while you are disabled. This insurance does not cover any increase in your payment or in the number of payments. The policies or certificates issued by the named default, any required repayment in full before the scheduled date and security interest. insurance companies may further limit the coverage that credit ITEMIZATION OF AMOUNT FINANCED (Seller may keep part of the amounts paid to others.) life insurance or credit disability insurance provides. See the 1 Cash Price policies or certificates for coverage limits or other terms and 12797.00 Vehicle N/A Accessories and Installation 851.56 **Government Taxes** Vehicle Delivery N/A N/A N/A for to N/A N/A N/A N/A for to **Other Optional Insurance** N/A N/A NIA N/A N/A Type of Insurance Term N/A N/A NIA to N/A NIA to Description of Coverage 13648.56 2 Total Downpayment = Insurance Company Name Trade-In (Make) (Model) Trade-In Home Office Address Gross Trade-In Allowance N/A Less Pay Off Made By Seller N/A NIA Type of Insurance Term Equals Net Trade In .00 + Cash Premium \$\_ + Other Description of Coverage (If total downpayment is negative, enter "0" and see 4H below) 3 Unnaid Balance of Cash Price (1 minus 2) NIA

Disability  Case 5 Term Other Optional Insurance Paid to Insurance Company or Companies  Disability  Other Optional Insurance Paid to Insurance Company or Companies	ent 28-1 Filed 03/2	decision to buy or not buy other optional insurance will not be 24 22acto Fragge edit apport 22bcess. It will not be provided unless you sign and agree to pay the extra cost.
(Describe) NA Torm	N/A	I want the insurance checked above.
(Describe) N/A Term N/A \$	Palaton N/A notes	X N/A some N/A
C Official Fees Paid to Government Agencies		Buyer Signature Date
to N/A for N/A \$	N/A	TO THE MARKET OF THE STATE OF T
to N/A for N/A \$	N/A	X N/A N/A
to STATE OF PA for TEMP TAG \$	28.00	Co-Buyer Signature Date
D Optional Gap Contract	691.00	THIS INSURANCE DOES NOT INCLUDE
Government Taxes Not Included in Cash Price	N/A	INSURANCE ON YOUR LIABILITY FOR
F Government License and/or Registration Fees	the dispersion and the	BODILY INJURY OR PROPERTY DAMAGE
G Covernment Contifered a STUL 5	36.00	CAUSED TO OTHERS.
G Government Certificate of Title Fees /ENCUMB FEE	DOY SOLU IS S	Returned Check Charge: You agree to pay the costs we actually
(includes \$ \$ security interest recording fee) \$	75.00	pay to others if any check you give us is dishonored.
H Other Charges (Seller must identify who is paid and		OPTIONAL GAP CONTRACT. A gap contract (debt cancellation
describe purpose)	. Armi	I CONTRACT) IS NOT required to obtain credit and will not be provided
to N/A for Prior Credit or Lease Balance \$_	N/A	unless you sign below and agree to pay the extra charge. If you choose to buy a gap contract, the charge is shown in Item 4D o
to D'AMBROSIO DODGEfor DOC FEE \$	115.00	The itemization of Amount Financed See your gap contract for
to CONTINENTAL for GOLD \$	1395.60	details on the terms and conditions it provides. It is a part of this contract.
to N/A for N/A \$	N/A	Term
to N/A for N/A \$	N/A	Name of Gap Contract
to N/A for N/A \$	N/A	I want to buy a gap contract.
to N/A for N/A \$	N/A	Buyer Signs X
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to N/A for N/A \$	N/A	com of hoos of the onevertawants
Total Other Charges and Amounts Paid to Others on Your Behalf	^ \$ 234Ø.6(4)	
5 Amount Financed (3 + 4)	\$ 14289.1(5)	
6 Finance Charge	\$ 7310.8(6)	
7 Total of Payments-Time Balance (5 + 6)	\$ 21600.007)	A CHILD RESIDUAL OF SHARE WAS A SHARE OF SHARE O
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If you do not most your contract	bligger of the state of the sta	STOLE FOR A SHARE OF THE STOLE
m you do not meet your contract of	bligations, you may lo	ose the vehicle.
If you do not meet your contract of		
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OPTION: You pay no finance charge if the Amount Financed, item 5, is pa	OFF PERIOD	/A , Year N/A. SELLER'S INITIALS N/A
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OPTION: You pay no finance charge if the Amount Financed, item 5, is part of the State law does not provide for a "cooling off" or cancer you may only cancel it if the seller agrees or for legal of you change your mind. This notice does not apply to	OFF PERIOD Ellation period for the cause. You cannot come solicitation s	, Year N/A. SELLER'S INITIALS N/A nis sale. After you sign this contract, cancel this contract simply because sales.
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	Dealer Number	Contract Number	
Buyer Name and (Including County I/SEL MURIALE 131 DALE D ANCASTER P ANCASTER	end Zip Code) (linc S P	Buyer Name and Address Juding County and Zip Code)	Seller-Creditor (Name and Address) HONDRU FORD 320 S MAIN ST. P.O 80X 68 MANHEIM PA 17545
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the charge will be Prepayment. If yo Security Interest. Additional Inform default, any require	rolal motor vehicle, the charge will be 4% of 2% of the part of the payment that is late, u pay off all your debt early, you will not have you are giving a security interest in the vehication: See this contract for more informationed repayment in full before the scheduled da MOUNT FINANCED (Seller may keep pa	cle being purchased.  i including information about nonpayment, te and security interest.	required to dollar credit income decision for only of the care in the credit approval not assist the will not be provided us you ston and agree to hay the will not be provided us you ston and agree to hay the will not be provided us insurance the basis is grown in the out-Arol the hericals. Amount Fleancof, Gredit the unbrance pays the unpeaker the Amount-Financed it you die. This insurance pays on amount you would owe if you paid all your payments on Credit disability insurance pays the scheduled payments under this contract while you are disabled. This insurance not cover any increase in your payment or in the numb payments. The policies of certificates issued by the insurance companies may further limitaths coverage that o life insurance or credit disability insurance populdes. Se policies great the cares the overage life is not only the coverage that o
Accessories Government Wahida Deby San / **	Company of the Compan		The control of part of the control o
low/// tols///	for N/A	\$ N/A \$ N/A	
10N/A - 11 10N/A 10N/A	for N/A	\$ N/A \$ N/A \$ N/A	Other Optional Insurance  N/A  Type of Insurance  Term
toN/A	for N/A	\$ N/A \$ N/A	Premium \$ N/A Description of Coverage N/A
Total Dosnowne		\$_1675@.48 (1	Sylvania Company Name at 75
Trade-Ind. Gross Trad	e-in Allowance (VIN)	\$ \\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	Home Office Address N/A  N/A  N/A  N/A
Equals Net	off Made By Seller Trade In	\$ <u>N/A</u> \$ <u>5690-280</u>	Type of Insurance Term Premium \$ 14/A

Case 5:21-cv-05400-E0		28-1 Filed 03/2	24/22 Page 21 of 29	
Disability Term NA 5  B Other Optional Insurance Paid to Insurance Company of Co  (Describe) NAA Term	ompanies .	- WA-	a factor in the credit approval process unless you sign and agree to pay the I want the insurance checked above	extra cost
(Describe) A//A Term (Describe) A//A Term C Official Fees Paid to Government Agencies		N/A N/A	X N/A Buyer Signature	N/A Date
to N/A for N/A	\$ 	N/A N/A	X & /A Co-Buyer Signature	N/A Date
D Optional Gap Contract  E Government Taxes Not included in Cash Price  F Government License and/or Registration Fees		<del>A\/A</del> <b>96.</b> 306 A\/K	THIS INSURANCE DOES INSURANCE ON YOUR BODILY INJURY OR PROF	NOT INCLUDE LIABILITY FOR
G Government Certificate of Title Fees AFRICIAND FEE	7 (1 (1 (1 (1 (1 (1 (1 (1 (1 (1 (1 (1 (1	37.00	CAUSED TO OTHERS.  Returned Check Charge: You agree to	
(Includes \$	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1	73:00	pay to others if any check you give us is OPTIONAL GAP CONTRACT. A gap of contract) is not required to obtain credit unless you sign below and agree to pa	ontract (debt cancellatio Land will not be provide of the extra charge. If yo
to HONDRU FORD for DOC FEE TO NAKE POWERTRAIN OF POWERTRAIN	SE BALANCE S S N. T.SSENT S	<del>- N/A</del> 144.00 595.00	choose to buy a gap contract, the char the Itemization of Amount Financed. S details on the terms and conditions it pr contract.	lee your gap contract for rovides. It is a part of this
to HONDRU FORD ON TEMPORARY to N/A for	PLATE S	<del>-16.97</del> - <del>30,90</del> N/A	Term 63 Mos. Extrest Name	or Gap Contract
to N/A for N/A	\$   (5,000   10,000	N/A N/A N/A N/A		Properties of the control of the con
Total Offier Charges and Amounts Paid to Offiers on Your Br 5 Amount Financed (3 + 4) 6 Finance Charge	ehall	\$ <del>3795.97</del> (4) \$ <del>14046.37</del> (5) \$ <del>4630.77</del> (6)		
7 Total of Payments-Time Balance (5 + 6)		\$		And The Albanasia Rayan Madalan
If you do not meet	100 Mario 100 Ma		- w 1 1 - 1 1 1 1 1 1 1 1 1 1 1 1 1	
OPTION: Vou pay no finance charge if the Amount Fire		100000000000000000000000000000000000000	, Year H/A SELLER'S	INITIALS N/A
State law does not provide for a "coolin you may only cancel it if the seller agre you change your mind. This notice doe	es or for legal ca	tion period for thuse. You cannot d	ancel this contract sin	his contract, iply because
HOW THIS CONTRACT CAN BE CHANGED. This contract conta and we must sign it. No oral changes are binding. Buyer Si If any part of this contract is not valid, all other parts stay valid, may extend the time for making some payments without extendin You authorize us to obtain information about you, or the vehicle you see back for other important agreements.	we may gelay or retrain from g the time for making others	n enlorcing any or our rights	s under this contract without losing ua	ып, гол ехапіріе, <del>м</del> е
The Annual Percentage Rate may be and retain its right to receive a part			e Seller may assign t	his contract
NOTICE TO BUYER. DO NOT SIGN THIS CONTRACT YOU SIGN. KEEP IT TO PROT CONTRACT IS SUBJECT TO ALL CLAIMS A OF GOODS OR SERVICES OBTAINED HEREUNDER BY THE BUYER SHALL NOT	ECT YOUR LEGAL ND DEFENSES WH PURSUANT HERE	. RIGHTS. ANY HO IICHTHE BUYER C TO OR WITH TH	OLDER OF THIS CONSU OULD ASSERT AGAINST E PROCEEDS HEREOF	MER CREDIT
Buyer Signs X	DateC C	o-Buyer Signs X		Date
You agree to the terms of this contract, and you were free to take it and review you signed it.	. You confirm tha	t before you sign	ed this contract, we ga d a completely filled-in	ve it to you, copy when
Buyer Signs X  Co-Buyers and Other Owners — A co-buyer is a person who is res have to pay the debt. The other owner agrees to the security interest	ponsible for paying the entire		rson whose name is on the title to the	Date NA vehicle but does not
Other owner signs here X Seller Signs 1975		dress N/A		Title
Ocilia Olyris 1976	ByBy			1197

HONDRU000014 .----

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## RETAIL INSTALLMENT SALE CONTRACT SIMPLE FINANCE CHARGE

				SIMPLE FINANC	E CHARGE	
		Dea	ler Number	Cor	ntract Number	
				ver Name and Addressing County and Zip Co		Seller-Creditor (Name and Address)  Rolls Auto Sales 6547 Frankford Ave Philadelphia, PA 19135
mavellown, i	Pa 18000					Prinadelphia, PA 19100
on credit under the agreements on the front and contract) the Amount Financed and Finance Chargon a daily basis. The Truth-In-Lending Disclosures				of this contract. Yo U.S. funds accordin	u agree to pay the g to the payment so	ning this contract, you choose to buy the vehicle Seller - Creditor (sometimes "we" or "us" in this hedule below. We will figure your finance charge
New/Used	Year	Make and Model	Mfg Gross Vehi- cular Weight	Vehicle Identi	lication Number	Primary Use For Which Purchased
Used	Used 2014		3,595 Series	WBA3B5	C59EP538952	Personal, family, or household unless otherwise indicated below business agricultural
	FEDER	AL TRUTI	I-IN-LENDING	DISCLOSURES		Insurance. You may buy the physical damage insur-
ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINA CHA The amou	NCE RGE dollar int the lit will you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.	Total Sale Price The total cost of your purchase on credit, including your down payment of \$ 3698.00 is	ance this contract requires (see back) from anyone you choose who is acceptable to us. You are not required to buy any other insurance to obtain credit.  If any insurance is checked below, policies or certificates from the named insurance companies will describe the terms and conditions.  Check the insurance you want and sign below:  Optional Credit Insurance
18.69	% \$ <u>10</u>	)4 <u>21.88</u>	\$ <u>15555,00</u>	\$ 25976.88	\$ 29674.88	☐ Credit Life: ☐ Buyer ☐ Co-Buyer ☐ Both
Your Payment	t Schedul	e Will Be:				☐ Credit Disability: ☐ Buyer ☐ Co-Buyer ☐ Both
Number of Payments		ount of ments		Payments Due		Premium: Credit Life \$
raymomo	,,		lonthly beginning	1		Credit Disability \$ 0.00
72 360.79			8/16/2019		Insurance Company Name N/A	
					N/A Home Office Address	
Or As Follows:						
is a heavy comme the charge will be Prepayment. If yo Security Interest. Additional Inform	ercial motor ve 2% of the par ou pay off all y . You are givin nation: See th	ehicle, the cha rt of the paym rour debt early ig a security in is contract for	arge will be 4% of the ent that is late. It, you will not have therest in the vehicle I more information i		nat is late. Otherwise,	Credit life Insurance and credit disability insurance are not required to obtain credit. Your decision to buy or not buy credit life insurance and credit disability insurance will not be a factor in the credit approval process. They will not be provided unless you sign and agree to pay the extra cost. If you choose this insurance, the cost is shown in Item 4A of the Itemization of Amount Financed. Credit life insurance pays the unpaid part of the Amount Financed if you die. This insurance pays only the amount you would owe if you paid all your payments on time. Credit disability insurance pays the scheduled payments due under this contract while you are disabled. This insurance does not cover any increase in your payment or in the number of payments. The policies or certificates issued by the named
ITEMIZATION OF A	MOUNT FINA	NCED (Sellei	may keep part	of the amounts paid	to others.)	insurance companies may further limit the coverage that credit life insurance or credit disability insurance provides. See the
1 Cash Price Vehicle Accessories	s and Installatio	วก		\$ <u>14,</u>	0.00	policies or certificates for coverage limits or other terms and conditions.
Governmen				\$1,	074.00	·
Vehicle Delí to NA	•	for	N/A	\$	0.00_ 0.00_	
to NV	•	for	N/A	\$	0.00	
to N/A		for	N/A	<b>\$</b>	0.00	
to N/A		for	N/A	\$	_0.00_	Other Optional Insurance
to N/A	•	for for	N/A N/A	\$	0.00	Type of Insurance Term
to N/A		for	N/A		0.00_ 0.00_	Premium \$ 0.00
to N/A		for	N/A	\$	0.00 \$_15,974.00 (1)	Description of Coverage N/A
Trade-In Gross Trac	N/A N/ Year) (N de-In Allowance	dake) (\	(Model) /IN)	. \$	0.00	Insurance Company Name
Less Pay (	Off Made By S	ener		<b>P</b>	0.00	Time of thesisanes Term

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72	360.79	8/16/	2019	Insurance Company Name N/A
				N/A N/A
Or As Follows:				Home Office Address
O) 73   0110W3.				Credit life insurance and credit disability insurance are not required to obtain credit. Your decision to buy or not buy credit
Late Charge. If payme	ent is not paid in full within 10	days after it is due, you will	pay a late charge. If the vehicle	life insurance and credit disability insurance will not be a factor in the credit approval process. They will not be provided unless you sign and agree to pay the extra cost. If you choose this insurance, the cost is shown in Item 4A of the Itemization of Amount Financed. Credit life insurance pays the unpaid part of the Amount Financed if you die. This insurance pays only the amount you would owe if you paid all your payments on time. Credit disability insurance pays the scheduled payments due under this contract while you are disabled. This insurance does not cover any increase in your payment or in the number of
is a heavy commercia the charge will be 2%	of the part of the payment th	at is late.	payment that is late. Otherwise,	insurance, the cost is shown in Item 4A of the Itemization of Amount Financed. Credit life insurance pays the unpaid part of
Prepayment, If you pa	ay off all your debt early, you	will not have to pay a penal	ty.	the Amount Financed if you die. This insurance pays only the amount you would owe if you paid all your payments on time.
Security Interest. You	are giving a security interes on: See this contract for more	t in the vehicle being purch: information including inform	ased. nation about nonpayment.	Credit disability insurance pays the scheduled payments due
default, any required r	epayment in full before the so	cheduled date and security	interest:	not cover any increase in your payment or in the number of
ITPERITATION OF AMOU	UNT FINANCED (Seller may	keen part of the amo	unts paid to others.)	not cover any increase in your payment or in the number of payments. The policies or certificates issued by the named insurance companies may further limit the coverage that credit life insurance or credit disability insurance provides. See the
1 Cash Price	UNI PINANCED (Gener ma	y Recp part of the almo	unto pula to otheron	policies or certificates for coverage limits or other terms and
Vehicle			\$ <u>14,900.00</u>	conditions.
Accessories and	d Installation		\$ 0.00	
Government Tax			\$ 1,074.00 \$ 0.00	
Vehicle Delivery to N/A	for <b>N!</b>	Δ	\$ 0.00	
	. for N/		\$ 0.00	
	for M	Α	\$0.00_	Other Outland Incurrence
to N/A		Α	\$ 0.00	Other Optional Insurance
	for N/	A		Type of Insurance Term
to N/A		A	\$ 0.00	Premium \$0.00
10 N/A		Α :	\$ 0.00	Description of Coverage N/A
		•	\$ <u>15,974.00</u> (1)	
2 Total Downpayment				Insurance Company Name
Trade-In(Year	N/A N/A N/A ) (Make)	(Model)		Home Office Address
Gross Trade-I	(VIN)		\$0.00_	
1	Made By Seller	•	\$0.00_	Type of Insurance Term
Equals Net Tr	ade In		\$ 0.00	Premium \$ N/A
+ Cash			\$3,698,00_ \$0.00_	Description of Coverage
	payment is negative, enter "0" a		\$ 3.698.00 (2)	
3 Unpaid Balance of C		,	\$ <u>12.276.00</u> (3)	Insurance Company Name
	iding Amounts Paid to Others o			
i '	Credit Insurance Paid to Insura	nce		Home Office Address
Company or Cor Life		V/A \$ 0.00		Other optional insurance is not required to obtain credit. Your
Disability		VA \$ 0.00	\$0,00	decision to buy or not buy other optional insurance will not be a factor in the credit approval process. It will not be provided unless you sign and agree to pay the extra cost.
	nsurance Paid to Insurance Co		•	unless you sign and agree to pay the extra cost.  I want the insurance checked above.
(Describe)	N/A	Term <u>N/A</u>	\$0.00_	I I
(Describe)	N/A d to Government Agencies	Term	\$0.00_	Buyer Signature Date
to		N/A	\$0.00_	
to	N/A for	NIA	\$0,00	Co-Buyer Signature Date
to	N/A for	N/A		THIS INSURANCE DOES NOT INCLUDE
D Optional Gap Co	es Not Included in Cash Price		\$ <u>0.00</u> \$ <u>0.00</u>	INSURANCE ON YOUR LIABILITY FOR
	ense and/or Registration Fees		Φ	BODILY INJURY OR PROPERTY DAMAGE
			\$38.00	CAUSED TO OTHERS.
	rtificate of Title Fees			Returned Check Charge: You agree to pay the costs we actually pay to others if any check you give us is dishonored.
(includes \$	26,00 security interest	recording fee)	\$86.00	ODTIONAL CAR CONTRACT A gan contract (debt cancellation
H Other Charges ( describe purpos	(Seller must identify who is paid	a ariv		I contract) is not required to obtain credit and will not be provided
,		Credit or Lease Balance	\$0.00_	unless you sign below and agree to pay the extra charge. If you choose to buy a gap contract, the charge is shown in Item 4D of the Itemization of Amount Financed. See your gap contract to
		Doc Fee	\$ <u>120.00</u>	details on the terms and conditions it provides, it is a part of this
lo GWC	Warranty for c	Service Contract	. \$ <u>3,000 00</u>	contract.
**** *** - * - * - * - * - * - * - * -	· · · · · · · · · · · · · · · · · · ·	eg Fee lessenger Fee		Term N/A Mos. Name of Gap Contract
1		lessenger Hee Joleny Fee	• • • • • • • • • • • • • • • • • • • •	I want to buy a gap contract.
	<u></u>			1 (

Buyer Signs X

<u>Dealer</u>

-\\/A

to

for N/A

# RETAIL INSTALLMENT SALE CONTRACT - SIMPLE FINANCE CHARGE (WITH ARBITRATION PROVISION)

Contract Number

Dealer Number

1		
2		
=	20020	L
-	INTEX	
5	Buyer Name and Address (Including County and Zip Code) PHILE SHATTEYA C. HALL 530 PERTH PL APT F PHILADELPHIA, PA 19123	
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25.000	Addres	
dach an	Address Zip Coo	
or cach or	Co-Buyer Name and Address (Including County and Zip Code NA	
or cash or	Co-Buyer Name and Address (Including County and Zip Code) NA	
or cach or on	Address I Zip Code)	
or oach or on	Address Zip Code)	
or cach or on or	Address I Zip Code)	
or cach or on oron	Address I Zip Code)	
or cash or on gradit	Address I Zip Code)	
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or cash or on orodi: By	Address I Zip Code)	
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or oach or on orodit By cianing	le)	
or oach or on orodit By citating the	le)	
or oach or on orodi: By signing this	le)	
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or cach or on orodi: By cianing this or	le)	
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or cash or on orodi: By cianing this contr	le)	
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or cach or on orgalit By circuits this control was about	le)	
or cash or on crodit By cianing this contract was shoot	le)	
or cash or on gradit By signing this contract was above	le)	
or cash or on organit By cianing this control to shoon	le)	
or cook or on orodit Dy pigning this postroot von shoons to	le)	
or coch or on orodi: Dy cianing this control to change to h	le)	
or cach or on gradit By circuing this contract was absong to but	le)	
or coch or on prodit Dy pianing this postroot von shoops to have	de)	
or cosh or on orodi: By pigning this control to become to be the the	le)	
or open or op orodit By signing this postroot was above to have the	le)	
or ough or on orodit Dy cianing this contract was above to be the	le)	
or oach or on gradit By cianing this contract was above to be the	le)	
You the Buyer (and Co-Buyer if any) may buy the vehicle below for each or or credit. By citating this posture to the order	le)	

on credit under the agreements on the front and back of this contract. You agree to pay the Seller - Creditor (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance on a daily basis. The Truth-In-Lending Disclosures below are part of this contract.

B Other Optional Insurance Paid to Insurance Company or Companies	Disability Term NO	Life Term No.	A Cost of Optional Credit Insurance Paid to Insurance	Other Charges Including Amounts Paid to Others on Your Behalf		+ Other NA	+ Cash	Equals Net Trade In	Less Pay Off Made By Seller	Gross Trade-In Allowance (VIN)	Trade-in (Year) (Make)	Trade-In 2005 B	2 Total Downpayment =	BITTER WITH TO THE TOTAL TO THE TOTAL TOTA	to NA for	to NA for	to NA for	THE PART OF THE PA	NO TO THE PERSON NO.	NO STATE OF THE PARTY OF THE PA	Tobalon	to for	Government Taxes	Accessories and Installation	Vehicle Vehicle	1 Cash Price	ITEMIZATION OF AMOUNT FINANCED (Seller may keep part of the amounts paid to others.)		Late Charge. If payment is not paid in full within 10 days after it is due, you will pay a late charge. If the vehicle is a heavy commercial motor vehicle, the charge will be 4% of the part of the payment that is late. Otherwise, the charge will be 2% of the part of the payment that is late.  Prepayment. If you pay off all your debt early, you will not have to pay a penalty.  Security Interest. You are giving a security interest in the vehicle being purchased.  Additional Information: See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date and security interest.	Or As Follows:	Or As Ecllows:	GN CINCOLOR CONTRACTOR	72 251.38 Monthly	Payments Payments	nt Sche	\$	Ventotte elderlosse 4	your credit as credit will to a vearly rate. cost you	The dollar amount the	ANNUAL FINANCE A PERCENTAGE CHARGE FI	FEDERAL TRUTH-IN-LENDING	SOUTH STATE OF THE PARTY OF THE	S IS COLLINO IS ELVOS BURBO USBILLO	New/Used Year and Model cu
any or Companies	S NO	9	Φ	our Behalf	see 4H below)	ANSTRUCTIONS OF		THE RESTRICT OF		Notice Control of the	(Model)	Discould: The Care		A STATE OF THE PARTY OF THE PAR	NO WHEN DIN	B		STATE OF STA	NO SOL	NO.	Constitution of the same	The case of	Mindings Chil				keep part of the am		days after it is due, you wall be 4% of the part of the tis late.  If it is late.  If the vehicle being pure in the vehicle being pure information including information date and securit	Contract may		AN HOUSE	Monthly beginning 12/23	Are Due		3022, 32 \$ 180	3 3	to you or you have	1616	Amount To		Belonday Brit	de all chestale	Mfg Gross Vehi- cular Weight V
The state of state of the state	\$		the plan we pash	\$ (3)	\$(2)	\$	\$ 1400.00	\$ 500,00	100 N	\$ 500.00	DOM THE CAMPING WILL	M STATE STORE SUST	CIDENTIS TO DI	S 12591 32 (1)	Admire a Non Ob uot	S SINGUE COVER COV	N C	A 6	5.	2 4	S S S S S S S S S S S S S S S S S S S	STATE OF THE PROPERTY OF THE P	\$ 292.32 200 000	\$ NA	\$_11699.00	ALTERNATION AND ACTION OF THE PROPERTY OF THE	nounts paid to others.)	A TICO TOT OBJECT CODE	ate charge. If the vehicle that is late. Otherwise, bout nonpayment,	ne companion or the companion of	of the same and the same	o sell, rent, leses.	12/23/2018 Still Sychiat of Several	Chart tipe confisci		18099, 36 \$ 19999, 36	ALC: UNKNOWN	you have made all credit, including		Total of Total Sale	DISCLOSURES	UNPDH4HCCDH3//476	Since will be pople if	Vehicle Identification Number
unless you sign and agree to pay the extra cost.	decision to buy or not buy other optional insurance will not be	Other optional insurance is not required to obtain credit Your	Home Office AddressND	Insurance Company NameNO	Description of managers of seattle of	Description of CoverageN	Premium \$ NO	Type of Insurance Term	ONCOURT HER STATE SOMEST BESTER	se the orang of the resurance	Home Office Address	modulate Company Name	Insurance Company Name	Description of coverage	Description of Coverage		Type of Insurance Term	NIO.	Other Optional Incurance	ASSESSION TO A STANDARD OF THE COLUMN THE CO	NOT MAY THREE PERSONS OF TAXABLE STATES	HEREO SECTION AND OLIVER STREET	TOC BROWNES PROPERTY OF ALL YOU	C. The first counted by Salinia Trons	COMMUNICATION	policies or certificates for coverage limits or other terms and	life insurance or credit disability insurance provides. See the	payments. The policies or certificates issued by the named	in the credit approval process. They will not be provided unless you sign and agree to pay the extra cost. If you choose this insurance, the cost is shown in Item 4A of the Itemization of Amount Financed. Credit life insurance pays the unpaid part of the Amount Financed if you die. This insurance pays only the amount you would owe if you paid all your payments on time. Credit disability insurance pays the scheduled payments due under this contract while you are disabled. This insurance does not cover any increase in your payment or in the number of the payment.	Credit life insurance and credit disability insurance are not required to obtain credit. Your decision to buy or not buy credit life insurance and credit disability insurance will not be a factor.	Home Office AddressNH	HOST AND THE	Credit Disability \$NA	Credit Life \$NA	☐ Credit Disability: ☐ Buyer ☐ Co-Buyer ☐ Both	☐ Credit Life: ☐ Buyer ☐ Co-Buyer ☐ Both	Check the insurance you want and sign below: Optional Credit Insurance	certificates from the named insurance companies will describe the terms and conditions.	required to buy any other insurance to obtain credit.  If any insurance is checked below, policies or		Insurance. You may buy the physical damage insur-	agricultural	Personal, family, or household unless otherwise indicated below business	Primary Use For Which Purchased

Case 5:21-cy-05400-EGS | Document 28-1 | Eiled 03/24/22 | Page 28 of 29

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	Title DRASS.	(Assignee) under the terms of Seller's agreement(s) with Assigned  Assigned with limited recourse	Title PRES.	W. F. SCD. DSLLA. SPAIR DB. LGEDOCUSIGIS DAL IEZ GA	A person whose name is on the title to the vehicle but does not	ntract, we gath sides of the onfirm that	HOLDER OF THIS CONSUMER CREDIT COULD ASSERT AGAINST THE SELLER THE PROCEEDS HEREOF. RECOVERY BUYER HEREUNDER.	The Seller may assign this contrac	to this contract. Any change to this contract must be in writing one by the contract must be in writing one in the contract without losing them. For example, we tor other motor vehicle registration authorities.	his sale. After you sign this contract, cancel this contract simply because sales.	, Year NB . SELLER'S INITIALS NA	lose the vehicle.	Buyer Signs XCo-Buyer Signs X	neutral, binding arbitration and not by a court action. Se the Arbitration Provision for additional information concern	pursuant to the Arbitration Provision on the reverse side this contract you or we may elect to resolve any disorter.	Buyer Signs X	I want to buy a gap contract.	TermMosMos	choose to buy a gap contract, the charge is shown in Item 4D the Itemization of Amount Financed. See your gap contract the details on the terms and conditions it provides. It is a part of the	OPTIONAL GAP CONTRACT. A gap contract (debt cancellat contract) is not required to obtain credit and will not be proviculated to be contract. If you still be contract of the	Returned Check Charge: You agree to pay the costs we actual pay to others if any check you give us is dishonored.	INSURANCE ON YOUR LIABILITY FOR BODILY INJURY OR PROPERTY DAMAGE CAUSED TO OTHERS.	THIS INSURANCE DOES NOT INCLUDE	000,819, brisa, ora	Buyer Signature Date	With the months of the control of th

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